

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL N. PALM
LEE ANN PALM

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-20303

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/27/2017 and confirmed on 3/10/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		108,497.00
Less Refunds to Debtor	499.58	
TOTAL AMOUNT OF PLAN FUND		107,997.42

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,100.00	
Trustee Fee	4,923.81	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,023.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE I	0.00	0.00	0.00	0.00
	Acct: 1541				
	COUNTY OF ALLEGHENY (RE TAX)*	999.87	999.87	445.89	1,445.76
	Acct: R291				
	SOUTH ALLEGHENY SD (PORT VUE) (RE)	12,584.73	12,584.73	4,558.94	17,143.67
	Acct: 2070				
	SOUTH ALLEGHENY SD (PORT VUE) (RE)	10,029.72	10,029.72	0.00	10,029.72
	Acct: 2070				
	PORT VUE BOROUGH (RE)	5,327.02	5,327.02	1,479.02	6,806.04
	Acct: 4585				
	PORT VUE BOROUGH (RE)	2,511.11	2,511.11	0.00	2,511.11
	Acct: 4585				
	COUNTY OF ALLEGHENY (RE TAX)*	361.19	361.19	0.00	361.19
	Acct: R291				
	HUNTINGTON NATIONAL BANK(*)	8,307.73	8,307.73	871.08	9,178.81
	Acct: 5967				
	US BANK TRUST NA - OWNER TRUSTEE I	37,630.00	37,630.00	12,867.31	50,497.31
	Acct: 4371				
					97,973.61

Priority				
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00
	Acct:			
	MICHAEL N. PALM	0.00	0.00	0.00
	Acct:			
	MICHAEL N. PALM	499.58	499.58	0.00
	Acct:			
	LAW OFFICE OF SHAWN N WRIGHT	0.00	0.00	0.00
	Acct:			
	SHAWN N WRIGHT ESQ	4,000.00	4,000.00	0.00
	Acct:			
	SHAWN N WRIGHT ESQ	1,100.00	1,100.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-24			

*** NONE ***

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	LVNV FUNDING LLC, ASSIGNEE Acct: 6627	1,070.99	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 5983	2,948.71	0.00	0.00	0.00
	MERRICK BANK Acct: 5863	1,020.33	0.00	0.00	0.00
	CBCS Acct:	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 4232	2,115.11	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 4430	859.19	0.00	0.00	0.00
	STEELE CITY AUTO LLC Acct: 4465	460.81	0.00	0.00	0.00
	ERC Acct:	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 4202	2,183.54	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 1491	502.36	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 8687	1,251.46	0.00	0.00	0.00
	NTB CREDIT PLAN Acct:	0.00	0.00	0.00	0.00
	BILL ME LATER INC A/S/F SYNCHRONY BA Acct: 8457	1,040.58	0.00	0.00	0.00
	STATE COLLECTION SERVICE INC Acct:	0.00	0.00	0.00	0.00
	STATE COLLECTION SERVICE INC Acct:	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 9066	441.38	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 5206	1,639.60	0.00	0.00	0.00
	UNIVERSITY OF PITTSBURGH PHYSICIAN Acct: 2370	143.49	0.00	0.00	0.00
	DUQUESNE LIGHT COMPANY(*) Acct: 4465	678.16	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 1799	6,988.95	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 3856	1,785.63	0.00	0.00	0.00
	BERNSTEIN BURKLEY PC Acct:	0.00	0.00	0.00	0.00
	ALDRIDGE PITE LLC Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC** (FRMRLY BRIAN C Acct:	0.00	0.00	0.00	0.00
	JENNIFER L CERCE ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFERSON REGIONAL MEDICAL SVC++ Acct:	0.00	0.00	0.00	0.00

*** NONE ***

TOTAL PAID TO CREDITORS

97,973.61

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	77,751.37
UNSECURED	25,130.29

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL N. PALM

LEE ANN PALM

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20303

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael N. Palm
Lee Ann Palm
Debtors

Case No. 17-20303-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 28, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael N. Palm, Lee Ann Palm, 1337 Beverly Road, McKeesport, PA 15133-3607
cr	+ South Allegheny School District, /co Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14355322	+ County of Allegheny, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14355324	Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709
14355325	+ Easy Pay Car Finance, PO Box 2549, Carlsbad, CA 92018-2549
14355327	+ FMA Alliance LTD, 11811 North Freeway, Suite 900, Houston, TX 77060-3292
14355329	Jefferson Regional Medical Center, PO Box 3475, Toledo, OH 43607-0475
14355334	+ South Allegheny School Dist & Portvue, c/o Kratzenberg, Lazzaro, Lawson, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Feb 29 2024 00:25:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bncmail@w-legal.com	Feb 29 2024 00:26:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	+ Email/Text: RASEBN@raslg.com	Feb 29 2024 00:25:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14355318	+ Email/Text: kristin.villneauve@allianceoneinc.com	Feb 29 2024 00:25:00	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
14963664	Email/Text: BKBCNMAIL@carringtonms.com	Feb 29 2024 00:25:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14355320	^ MEBN	Feb 29 2024 00:15:09	CBCS, PO Box 2724, Columbus, OH 43216-2724
14394507	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 29 2024 00:26:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14355319	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 29 2024 00:28:07	Carson Smithfield, PO Box 9216, Old Bethpage, NY 11804-9016
14521211	+ Email/Text: bankruptcy@cavps.com	Feb 29 2024 00:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14395624	+ Email/Text: ebnjts@grblaw.com	Feb 29 2024 00:25:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14355323	+ Email/PDF: creditonebknofications@resurgent.com	Feb 29 2024 00:40:00	Credit One, P.O. Box 98872, Las Vegas, NV

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14361840	Email/Text: mrdiscen@discover.com	Feb 29 2024 00:25:00	89193-8872 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14519699	+ Email/Text: kburkley@bernsteinlaw.com	Feb 29 2024 00:26:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14355326	^ MEBN	Feb 29 2024 00:13:58	ERC, PO Box 1259, Dept. 98696, Oaks, PA 19456-1259
14355328	+ Email/Text: bankruptcy@huntington.com	Feb 29 2024 00:26:00	Huntingdon National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14355321	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 29 2024 00:39:12	Chase, P.O. Box 15299, Wilmington, DE 19850
15600729	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 00:27:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14381891	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 00:38:50	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14382002	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 29 2024 00:27:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14411531	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 00:26:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14355332	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:27:46	NTB, P.O. Box 6003, Hagerstown, MD 21747
14355330	^ MEBN	Feb 29 2024 00:15:06	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
14355331	+ Email/Text: ngisupport@radiusgs.com	Feb 29 2024 00:25:00	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
14638817	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:28:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14355333	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:38:50	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14393656	+ Email/Text: Bankruptcy@keystonecollects.com	Feb 29 2024 00:25:00	Port Vue Borough, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14386294	Email/Text: bnc-quantum@quantum3group.com	Feb 29 2024 00:26:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14355335	Email/Text: amieg@stcol.com	Feb 29 2024 00:25:00	State Collections, 2509 S. Stoughton Road, Madison, WI 53716
14953511	+ Email/Text: bncmail@w-legal.com	Feb 29 2024 00:26:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14393645	+ Email/Text: Bankruptcy@keystonecollects.com	Feb 29 2024 00:25:00	South Allegheny School District(Port Vue Borough), c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14355336	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:39:30	Synch/Lowes, PO Box 965005, Orlando, FL 32896-5005
14357189	+ Email/Text: bankruptcy@huntington.com	Feb 29 2024 00:26:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
15628844	+ Email/Text: RASEBN@raslg.com	Feb 29 2024 00:25:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15453944	+ Email/Text: bkteam@selenefinance.com	Feb 29 2024 00:25:00	U.S. Bank Trust National Association, et al., C/O SELENE FINANCE LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

District/off: 0315-2

User: auto

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14423170

Email/Text: BNCnotices@dcmsservices.com

Feb 29 2024 00:25:00

University of Pittsburgh Physicians, PO Box 1123,
Minneapolis MN 55440-1123

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank Trust National Association, Not In Its I
cr		U.S. Bank Trust National Association, not in its i
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor South Allegheny School District jlc@mbm-law.net
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For Rcf2 Acquisition Trust mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association mimcgowan@raslg.com

Office of the United States Trustee

District/off: 0315-2

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ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Lee Ann Palm shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Michael N. Palm shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 13